

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Edward William Kaiser
Regina Helena Kaiser
Debtors

Case No. 24-02158-MJC
Chapter 7

District/off: 0314-5
Date Rcvd: Dec 11, 2024

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Edward William Kaiser, Regina Helena Kaiser, 269 Bear Run Dr., Drums, PA 18222-1205
5649006	+ Aurora Carrowly, 269 Bear Run Rd, Drums, PA 18222-1205
5649022	Portfolio Recovery Associates, Riverside Commerce Center, Norfolk, VA 23502

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Dec 11 2024 23:40:00	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	Dec 11 2024 23:40:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5649564	+ EDI: AISACG.COM	Dec 11 2024 23:40:00	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5649004	+ EDI: GMACFS.COM	Dec 11 2024 23:40:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
5649005	+ EDI: AQUAFINANCE.COM	Dec 11 2024 23:40:00	Aqua Finance, PO Box 844, Wausau, WI 54402-0844
5649007	+ Email/Text: bk@avant.com	Dec 11 2024 18:40:00	Avant Inc., 222 N LaSalle Street, Suite 1700, Chicago, IL 60601-1101
5649008	+ EDI: CAPITALONE.COM	Dec 11 2024 23:40:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
5649009	+ EDI: CAPONEAUTO.COM	Dec 11 2024 23:40:00	Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407
5650230	+ EDI: AISACG.COM	Dec 11 2024 23:40:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5649010	+ EDI: CAPITALONE.COM	Dec 11 2024 23:40:00	Capital One Bank Usa, Po Box 31293, Salt Lake City, UT 84131-0293
5649011	^ MEBN	Dec 11 2024 18:36:58	Citizens Bank, 6 Corporate Drive, Shelton, CT 06484-6270
5649012	+ EDI: CRFRSTNA.COM	Dec 11 2024 23:40:00	Credit First, 6275 Eastland Road, Brookpark, OH 44142-1399
5649013	+ EDI: MAXMSAIDV	Dec 11 2024 23:40:00	Dept of Ed/Aidvantage, 1891 Metro Center Road, Reston, VA 20190-5287

5649017	Email/Text: BNBLAZE@capitalsvcs.com	Dec 11 2024 18:40:00	Metabank Capital Credit Card, PO Box 5065, Sioux Falls, SD 57117-5065
5649014	Email/Text: bk@lendmarkfinancial.com	Dec 11 2024 18:40:00	Lendmark Financial Services, 2118 Usher St, Covington, GA 30014
5649018	Email/Text: ml-ebn@missionlane.com	Dec 11 2024 18:40:00	Mission Lane Tab Bank, Po Box #105286, Atlanta, GA 30304
5649015	+ Email/Text: bankruptcy@marinerfinance.com	Dec 11 2024 18:40:00	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
5649016	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 11 2024 18:46:03	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
5649019	+ EDI: AGFINANCE.COM	Dec 11 2024 23:40:00	One Main, 601 NW 2nd St, Evansville, IN 47708-1013
5649021	EDI: PRA.COM	Dec 11 2024 23:40:00	Portfolio Recovery Associates, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502
5649020	+ Email/PDF: ebnotices@pnmac.com	Dec 11 2024 18:46:03	PennyMac Loan Services, PO Box 514387, Los Angeles, CA 90051-4387
5649023	+ EDI: SYNC	Dec 11 2024 23:40:00	SYNCB/Lowes, Po Box 71727, Philadelphia, PA 19176-1727
5649024	+ EDI: SYNC	Dec 11 2024 23:40:00	SYNCB/Paypal, PO Box 71727, Philadelphia, PA 19176-1727
5649025	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Dec 11 2024 18:40:00	TBOM/Aspire MC, 5 Concourse Parkway - Ste 400, Atlanta, GA 30328-9114

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 13, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 11, 2024 at the address(es) listed below:

Name	Email Address
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Brent J Lemon

on behalf of Creditor PENNYMAC LOAN SERVICES LLC blement@kmllawgroup.com

Charles Laputka

on behalf of Debtor 2 Regina Helena Kaiser claputka@laputkalaw.com
jen@laputkalaw.com;jbolles@laputkalaw.com;laputka.charlesb@notify.bestcase.com

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Charles Laputka

on behalf of Debtor 1 Edward William Kaiser claputka@laputkalaw.com
jen@laputkalaw.com;jbolles@laputkalaw.com;laputka.charlesb@notify.bestcase.com

Lisa Ann Rynard

larynard@larynardlaw.com PA88@ecfcbis.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 **Edward William Kaiser**
First Name Middle Name Last Name
Debtor 2 **Regina Helena Kaiser**
(Spouse, if filing)
First Name Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania
Case number: **5:24-bk-02158-MJC**

Social Security number or ITIN xxx-xx-4363

EIN -----

Social Security number or ITIN xxx-xx-6768

EIN -----

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Edward William Kaiser

Regina Helena Kaiser

**By the
court:**

12/11/24



Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.